

Fill in this information to identify the case:

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Debtor 1 Jonathan Matthew KnipperDebtor 2 Valerie Brooke Knipper  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 19-29566**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: United Security Financial Corp.Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account:

6 0 9 3**Date of payment change:**

Must be at least 21 days after date of this notice

12/01/2022**New total payment:**\$ 1,717.18

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 451.78New escrow payment: \$ 565.99**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Jonathan Matthew Knipper  
First Name Middle Name Last Name

Case number (if known) 19-29566

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

X/s/ D. Anthony Sottile

Signature

Date 11/08/2022

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number  Street   
Loveland OH 45140  
City  State  ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com



314 S. Franklin Street, 2nd Floor  
P.O. Box 517  
Titusville, PA 16354  
800-327-7861  
bsi.myloanweb.com

ACCOUNT NUMBER: [REDACTED]

004

DATE: 10/22/22

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JONATHAN M KNIPPER  
VALERIE B KNIPPER  
5141 WELBOURNE CV  
ARLINGTON, TN 38002

PROPERTY ADDRESS  
5141 WELBOURNE CV  
ARLINGTON, TN 38002

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 12/01/2022 THROUGH 11/30/2023.

----- ANTICIPATED PAYMENTS FROM ESCROW 12/01/2022 TO 11/30/2023 -----

HOMEOWNERS INS	\$2,147.00
COUNTY TAX	\$2,511.60
TOWN	\$931.84
TOTAL PAYMENTS FROM ESCROW	\$5,590.44
MONTHLY PAYMENT TO ESCROW	\$465.87

----- ANTICIPATED ESCROW ACTIVITY 12/01/2022 TO 11/30/2023 -----

ANTICIPATED PAYMENTS			ESCROW BALANCE COMPARISON		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			STARTING BALANCE -->	\$1,776.02	\$2,977.57
DEC	\$465.87			\$2,241.89	\$3,443.44
JAN	\$465.87			\$2,707.76	\$3,909.31
FEB	\$465.87	\$2,511.60	COUNTY TAX	\$662.03	\$1,863.58
		\$931.84	TOWN	L1-> \$269.81- L2-> \$931.74	
MAR	\$465.87			\$196.06	\$1,397.61
APR	\$465.87			\$661.93	\$1,863.48
MAY	\$465.87			\$1,127.80	\$2,329.35
JUN	\$465.87			\$1,593.67	\$2,795.22
JUL	\$465.87	\$2,147.00	HOMEOWNERS INS	\$87.46-	\$1,114.09
AUG	\$465.87			\$378.41	\$1,579.96
SEP	\$465.87			\$844.28	\$2,045.83
OCT	\$465.87			\$1,310.15	\$2,511.70
NOV	\$465.87			\$1,776.02	\$2,977.57

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS LESS THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS \$1,201.55.

CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST	\$1,151.19
ESCROW PAYMENT	\$465.87
SHORTAGE PYMT	\$100.12
<b>NEW PAYMENT EFFECTIVE 12/01/2022</b>	<b>\$1,717.18</b>

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$931.74.

\*\*\*\*\* Continued on reverse side \*\*\*\*\*

\*\*\*\*\* **Continued from front** \*\*\*\*\*

**ACCOUNT HISTORY**

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 11/01/2021 AND ENDING 10/31/2022. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 05/01/2022 IS:

PRIN & INTEREST	\$1,151.19
ESCROW PAYMENT	\$404.21
SHORTAGE PYMT	\$47.57
BORROWER PAYMENT	\$1602.97

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW			ESCROW BALANCE		
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL	DESCRIPTION	PRIOR PROJECTED	ACTUAL	
					STARTING BALANCE	\$2,064.18	\$350.41	
NOV	\$404.21	\$380.97 *				\$2,468.39	\$731.38	
DEC	\$404.21	\$380.97 *		\$2,511.60 *	COUNTY TAX	\$2,872.60	A-> \$2,331.09-	
DEC				\$931.84	TOWN			
JAN	\$404.21	\$380.97 *				\$3,276.81	\$1,950.12-	
FEB	\$404.21	\$451.78 *	\$2,146.50		COUNTY TAX	T-> \$808.42	\$1,498.34-	
FEB			\$726.10		TOWN			
MAR	\$404.21	\$451.78 *				\$1,212.63	\$1,046.56-	
APR	\$404.21	\$451.78 *				\$1,616.84	\$594.78-	
MAY	\$404.21	\$903.56 *				\$2,021.05	\$308.78	
JUN	\$404.21	\$451.78 *		\$2,147.00 *	HOMEOWNERS INS	\$2,425.26	\$1,386.44-	
JUL	\$404.21	\$451.78 *	\$1,978.00		HOMEOWNERS INS	\$851.47	\$934.66-	
AUG	\$404.21	\$451.78 *				\$1,255.68	\$482.88-	
SEP	\$404.21	\$451.78 *				\$1,659.89	\$31.10-	
OCT	\$404.21	\$451.78 *				\$2,064.10	\$420.68	
	<b>\$4,850.52</b>	<b>\$5,660.71</b>	<b>\$4,850.60</b>	<b>\$5,590.44</b>				

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$808.42. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$2,331.09-.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

### **Determining your Shortage or Surplus**

#### **Shortage:**

Any shortage in your escrow account is usually caused by one the following items:

- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
- A projected increase in taxes for the upcoming year.
- The number of months elapsed from the time of these disbursements to the new payment effective date.

The shortage, if one exists, has been divided to be repaid in equal monthly payments over a 12-month period.

#### **Surplus:**

A surplus in your escrow account is usually caused by one the following items:

- The insurance/taxes paid during the past year were lower than projected.
- A refund was received from the taxing authority or insurance carrier.
- Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
MEMPHIS DIVISION**

In Re:

Case No. 19-29566

Johnathan Matthew Knipper  
Valerie Brooke Knipper  
*aka* Valerie Brooke Cochran

Chapter 13

Debtors.

Judge Jennie D. Latta

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**CERTIFICATE OF SERVICE**

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I certify that on November 8, 2022, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Arthur E. Ray, Jr., Debtors' Counsel  
bank@memphislaw.com

Sylvia F. Brown, Chapter 13 Trustee  
ecf@ch13sfb.com

Office of the United States Trustee  
Ustpregion08.me.ecf@usdoj.gov

I further certify that on November 8, 2022, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Jonathan Matthew Knipper, Debtor  
Valerie Brooke Knipper, Debtor  
5141 Welbourne Cove  
Arlington, TN 38002

Dated: November 8, 2022

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)